

How to contact and access services

All of the services on this leaflet will provide free and confidential advice and support and will refer to other support services, including energy advice. The council advice services (Connect Team and Welfare Rights) use the same telephone number.

CT Connect Team

The Connect Team can help you with benefit, tax credit and money problems. We can help you to complete benefit claim forms and challenge decisions as well as identify what benefits you may be entitled to. We work alongside the Welfare Rights Team to ensure you can get help with longer term problems and at the moment can see you face to face to discuss issues, but only by appointment and where we cannot solve them over the telephone.

Tel: 01382 431188 (select option 2)
Mon-Fri 9.30am – 4.30pm

WR Welfare Rights

The Welfare Rights Team can help sort out a wide range of benefit, tax credit and debt problems.

We can identify what benefits you may be entitled to, assess the merits of your case if you want to challenge a decision, and represent you at an appeal tribunal if you have a case. We also offer a full debt counselling service.

Tel: 01382 431188 (select option 2)
Mon-Fri 9.30am – 4.30pm

CAB Citizens Advice Bureau

CAB give advice and assistance to help with a wide range of issues, including; benefits, debt, housing, and financial health checks through our Money Talks service. This helps to reduce outgoings, save money on essential spending, and maximize income, including making sure you're receiving any benefits to which you are entitled. We also provide energy advice appointments to assist with grants, discounts, meter issues, resolving disputes, and ensuring housing conditions are improved. Our EU Citizens Advice project can also offer help to EU and Swiss citizens to remain in the UK. We can provide support via phone, email, Zoom and face to face (by appointment)

Tel: 01382 214633
(if no answer, leave message with your contact number, you will usually be called back within 24hrs)
CAB, Central Library, Wellgate Centre

BC Brooksbank Centre

Brooksbank's Debt & Benefits Advice team can help you with a range of issues, incl. a benefit check and debt. Our appointments are currently being held at Brooksbank Centre (Midraigie). Appointments are held between 9am and 5pm; however, if you're in work, and need an evening appointment (whether digital or in person) we can arrange this.

Where you need to attend your first appointment in person, and have no transport of your own, we may be able to book a return taxi for you and meet the cost. Please tell us when booking the appointment if you require us to arrange this for you. If your child/children are attending, let us know and we can provide a tablet at the appointment pre-loaded with educational games.

Tel: 01382 432450
Mon to Fri 9.00am to 5.00pm
Brooksbank Centre, Pitairlie Rd, Mid Craigie Rd

Other Support

Energy Advice

Dundee Energy Efficiency Advice Project

DEEAP provides advice on fuel tariffs, how to reduce bills, energy efficiency measures, benefit checks, advocacy work resolving debts with energy suppliers, and other advice and referral work.

Scarf (Home Energy Scotland)

Scarf delivers the Home Energy Scotland (HES) service, which offers free and impartial advice on a variety of energy saving matters, including help with accessing financial assistance, lowering fuel bills, and making your home more energy efficient.

DEEAP Tel: 01382 434840

Scarf (HES) Tel: 0808 808 2282

Shelter Scotland's Dundee Hub

We provide free, specialist advice on a wide range of housing issues including homelessness, rent and mortgage arrears, evictions, repairs, landlords/tenants disputes and housing benefit. We provide personal support to people over the phone and for fast advice you can use our online chat: www.shelterscotland.org/getadvice

For step-by-step guides to common housing problems or to find out what your rights are, visit;

www.shelterscotland.org/Dundee

Tel Helpline (national, not based in Dundee):

0808 800 4444 (Mon-Fri 9am-5pm)

Funeral Link

We are here to help the bereaved save money on all things funeral. If you are planning a funeral and struggling to meet the costs, our friendly team provide one-to-one support and independent advice. Tel: 01382 458800 [f](https://www.facebook.com/funerallinkdundee) /funerallinkdundee

Breathing Space

We are a free, confidential, phone service for anyone in Scotland experiencing low mood, depression or anxiety

Tel: 0800 83 85 87 (free)
Weekdays:
Mon - Thur 6pm - 2am
Weekend:
Fri 6pm - Mon 6am

Crisis Money Advice

Free & Confidential



i About this leaflet

£ Crisis Money Advice

No one should be left in a crisis or without enough money to feed their families. This leaflet has been designed to support someone through a financial crisis to help identify the options available to them and who can help.

Designed by Faith in Community Dundee and A Menu for Change with many thanks to everyone who contributed to its development, particularly Dundee Carers Centre, members of the Financial Inclusion Strategy Group and the DDI network.

What's the problem?

I suddenly have no money

- Emergency (*lost money or unexpected expense*)
- Disaster (*such as flood or fire*)
- Relationship breakdown
- Money stopped (*sanctioned / failed a medical*)
- Lost Job

SEE OPTIONS: 1 2 4

I'm waiting on a payment / decision

- Made a new claim for benefit
- Benefit is delayed
- Waiting for a benefit decision to be looked at again

SEE OPTIONS: 1 3

My money doesn't stretch far enough

- Deciding between food and fuel
- Low income or zero hours contract
- Not sure if eligible to claim for benefit
- Change of circumstances (*e.g new baby / bereavement / illness*)

SEE OPTION: 5

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Payday loans or owing friends and family
- Benefit repayments

SEE OPTION: 6

What are some options?

Financial advice and support

All of the organisations on this leaflet will discuss your options and help you make the decisions that are right for you. They can also help with form filling and will refer you to the other support services, including those who help with legal issues, such as Dundee North Law, and those who help with problems around gas/electric, such as Dundee Energy Efficiency Advice Project.

1 Scottish Welfare Fund – Crisis Grant

People on low incomes may be able to get a grant from the Scottish Welfare Fund in the event of a crisis. This is a one-off payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants may be given as cash or as vouchers, e.g to buy food or fuel. You may be required to request a hardship payment or benefit advance before being awarded this grant. Crisis grants do not have to be paid back (not a loan).

WHO CAN HELP: BC CAB CT

2 Hardship Payment

If you have no money because of a sanction, you may be able to claim a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back, but hardship payments of JSA or ESA do not.

WHO CAN HELP: BC CAB CT

3 Benefit Advance

If someone has made a new claim for benefit but has not yet been paid, they may be able to get an advance. Advances are typically paid within 3 working days but you can ask for it to be paid the same day you apply. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan). It's important to get advice from one of the services before taking out an advance.

WHO CAN HELP: BC CAB CT WR

4 Challenging a decision

You can challenge a benefit decision if your benefit has been stopped/sanctioned/reduced and you believe the decision is wrong. Most benefit decisions need to be challenged within one month.

WHO CAN HELP: BC CAB WR

5 Benefit check

Some people may need support to make a claim and may not be getting all of the benefits they are entitled to. A benefit check can ensure that they are receiving their maximum entitlement.

WHO CAN HELP: BC CAB CT WR

6 Debt Advice

Advice and support to reduce outgoings to creditors and consolidate and manage repayments for all types of debt.

WHO CAN HELP: BC CAB WR

Who can help?



Brooksbank Centre

Tel: 01382 432450



Citizens Advice Bureau

Tel: 01382 214633



Connect Team

Tel: 01382 431188 (select option 2)



Welfare Rights

Tel: 01382 431188 (select option 2)